

# Georgia Secure Deposit Program Review

6/1/2020

As of: 4/30/2020

2,763 Total Depositors Reported.

Bank Name	Total Public Deposits in Accounts Requiring Collateralization	FDIC Insurance Covering Public Deposits	Total Net Deposits in Pool (Total Public Deposits Req. collateralization less FDIC Insurance)	Pledge Level %	Total Required Collateral	Current Reported Collateral	Over /Under	Pro Rata - Net Deposits - Current Reporting Period
AB&T	\$7,660,436	\$1,333,850	\$6,326,586	50%	\$3,163,293	\$3,800,000	\$636,707	0.05%
American Commerce Bank	\$5,683,559	\$1,835,033	\$3,848,526	25%	\$962,131	\$1,500,000	\$537,869	0.03%
American Pride Bank	\$197,140	\$197,140	\$0	50%	\$0	\$0	\$0	0.00%
Ameris Bank	\$1,031,473,772	\$63,187,407	\$968,286,365	50%	\$484,143,182	\$524,086,748	\$39,943,565	7.07%
Bank of America, National Association	\$1,699,565,955	\$16,092,763	\$1,683,473,192	50%	\$841,736,596	\$945,059,091	\$103,322,495	12.29%
BankSouth	\$35,431,580	\$4,183,723	\$31,247,857	50%	\$15,623,929	\$23,000,000	\$7,376,071	0.23%
Cadence Bank	\$280,074,476	\$17,963,419	\$262,111,057	50%	\$131,055,528	\$171,764,869	\$40,709,341	1.91%
CenterState Bank	\$31,817,157	\$3,895,294	\$27,921,862	50%	\$13,960,931	\$26,462,178	\$12,501,247	0.20%
Citibank, N.A.	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%
Colony Bank	\$152,339,651	\$24,320,157	\$128,019,494	75%	\$96,014,620	\$116,091,953	\$20,077,332	0.93%
Douglas National Bank	\$6,849,086	\$1,250,000	\$5,599,086	25%	\$1,399,772	\$2,520,115	\$1,120,343	0.04%
Fifth Third Bank	\$812,394	\$500,000	\$312,394	50%	\$156,197	\$715,219	\$559,022	0.00%
First National Bank of Decatur County	\$11,640,024	\$2,032,859	\$9,607,165	50%	\$4,803,583	\$6,571,093	\$1,767,511	0.07%

**Note:** Net deposits used for calculating 20% of pool for additional required collateral: **\$13,702,657,147.07**

**Note:** Banks showing required collateral level totals above their required percentages indicate they have either deposits above 20% of net deposits in the pool based on above threshold, deposits above 200% of their Common Equity Tier 1 Capital or a combination of both, which requires additional collateral.

\*Bank was in compliance for required collateral amount within three business days of month end.

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First Peoples Bank	\$64,938,051	\$3,489,113	\$61,448,938	50%	\$57,627,407	\$59,975,577	\$2,348,170	0.45%
First State Bank	\$15,230,195	\$3,900,908	\$11,329,287	50%	\$5,664,644	\$6,819,177	\$1,154,533	0.08%
FirstBank	\$79,197,994	\$2,725,567	\$76,472,427	50%	\$38,236,214	\$41,468,573	\$3,232,360	0.56%
JPMorgan Chase Bank, National Association	\$732,882,003	\$6,119,093	\$726,762,910	50%	\$363,381,455	\$409,682,951	\$46,301,496	5.30%
Morris Bank	\$127,654,100	\$9,186,933	\$118,467,167	50%	\$59,233,584	\$62,311,728	\$3,078,144	0.86%
Newton Federal Bank	\$15,469,696	\$1,411,338	\$14,058,358	50%	\$7,029,179	\$8,000,000	\$970,821	0.10%
Pinnacle Bank	\$123,444,155	\$9,319,096	\$114,125,059	50%	\$57,062,529	\$60,000,000	\$2,937,471	0.83%
PNC Bank, National Association	\$880,948,808	\$8,646,747	\$872,302,061	75%	\$654,226,546	\$674,651,412	\$20,424,866	6.37%
Quantum National Bank	\$116,348,694	\$2,959,081	\$113,389,613	25%	\$28,347,403	\$35,000,000	\$6,652,597	0.83%
Regions Bank	\$401,384,524	\$23,930,651	\$377,453,873	50%	\$188,726,936	\$226,630,481	\$37,903,544	2.75%
Renasant Bank	\$218,757,557	\$17,342,197	\$201,415,359	50%	\$100,707,680	\$99,821,938	(\$885,742)*	1.47%
ServisFirst Bank	\$58,262,768	\$2,339,538	\$55,923,230	50%	\$27,961,615	\$29,709,387	\$1,747,772	0.41%
SouthCrest Bank, NA	\$86,792,869	\$8,054,002	\$78,738,868	75%	\$59,054,151	\$61,977,387	\$2,923,236	0.57%
Southwest Georgia Bank, a division of The First, A National Banking Association	\$79,844,453	\$7,807,025	\$72,037,428	50%	\$36,018,714	\$59,078,273	\$23,059,559	0.53%
Synovus Bank	\$1,922,673,356	\$70,786,605	\$1,851,886,750	50%	\$925,943,375	\$963,399,963	\$37,456,588	13.51%
The Citizens Bank of Swainsboro	\$17,920,522	\$3,047,002	\$14,873,520	50%	\$7,436,760	\$9,090,546	\$1,653,786	0.11%
The Commercial Bank	\$37,732,567	\$1,881,294	\$35,851,273	25%	\$8,962,818	\$9,737,129	\$774,311	0.26%
The Piedmont Bank	\$92,380,650	\$2,750,000	\$89,630,650	25%	\$22,407,662	\$22,762,408	\$354,745	0.65%

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Truist Bank	\$3,563,689,093	\$113,276,756	\$3,450,412,337	25%	\$1,395,013,765	\$1,173,348,806	(\$221,664,959) *	25.18%
U.S. Bank, National Association	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%
United Community Bank	\$1,011,401,697	\$50,414,577	\$960,987,121	25%	\$240,246,780	\$284,704,240	\$44,457,460	7.01%
Vinings Bank	\$46,097,792	\$3,000,000	\$43,097,792	75%	\$32,323,344	\$42,804,059	\$10,480,714	0.31%
Wells Fargo Bank, National Association	\$2,788,658,889	\$87,372,952	\$2,701,285,937	50%	\$1,350,642,968	\$1,578,477,371	\$227,834,402	19.71%
	<b>\$15,745,255,663</b>	<b>\$576,552,121</b>	<b>\$15,168,703,541</b>		<b>\$7,259,275,292</b>	<b>\$7,741,022,670</b>	<b>\$481,747,379</b>	

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